

Information to identify the case:

Debtor 1	<u>Fanya Lynette Feggins</u>	Social Security number or ITIN	xxx-xx-4972
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	18-32563-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Fanya Lynette Feggins
dba Gift Baskets by Fanya

5/11/22

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Fanya Lynette Feggins
Debtor

Case No. 18-32563-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 11, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 74

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2022:

Recip ID	Recipient Name and Address
db	+ Fanya Lynette Feggins, 33 South Willow Street, Montclair, NJ 07042-3309
cr	+ Global Lending Services LLC, P.O. Box 340514, Tampa, FL 33694-0514
517872746	+ Allstate Ins., 2775 Sanders Rd., NorthBrook, IL 60062-6127
517880715	+ Allstate Insurance, Po Box 660598, Dallas, TX 75266-0598
517872736	+ City of M VA, PO Box 975, Newport News, VA 23607-0975
517935297	+ City of Newport News Virginia, City Attorney's office/Joseph M Durant, 2400 Washington Avenue, 9th floor, Newport News, VA 23607-4301
517880708	+ City of Newport News Virginia, Commissioner of Revenue, 2400 Washington Avenue, Newport News, VA 23607-4389
517873158	Cox Communications, 6205-B Peachtree, Atlanta, GA 30328
517872741	Dept. of Educ Navient, Wilkes Barre, PA
517873159	Dominion Energy, Dominion Way, Richmond, VA
518159140	+ Equifax, PO Box 740241, Atlanta, GA 30374-0241
518159141	+ Experian, PO Box 9701, Allen, TX 75013-9701
517872743	+ First Virginia, 14350 F. Warwick Blvd., Newport News, VA 23602-3800
517880713	+ First Virginia, 14350F Warwick Blvd., Newport News, VA 23608. 23602-3800
517880720	+ Geico, 300 Executive Drive, #240, West Orange, NJ 07052-3325
517872738	+ LM Hickory, d/b/a Results Unlimited, 244 Mustang Trail, VA Beach, VA 23452-7510
517880698	+ LM Hickory Townhomes, dba Hickory Point LLC, Attn: Tariq Louka, Esq., and Results Unlimited, 244 Mustang Trail Virginia Beach, VA. 23452-7510
517880704	+ Labi Investment, LLC, Attn: Akeem Mustapha, 6858 Guinevere Dr, Charlotte, NC 28277-0085
517872739	+ Labi Investments, 6303 Windsor Gate W, Charlotte, NC 28215-4225
517873163	+ Montclair Township, 641 Bloomfield Avenue, Montclair, NJ 07042-3165
517880721	+ National Recovery Services LLC, 5651 Main Street, Suite 8-345, Williamsville, NY 14221-5569
518206678	+ New Jersey Motor Vehicle Commission, 225 E. State Street, Trenton, NJ 08666-0001
517880702	+ PAM, LLC, New Jersey E-Z Pass, PO Box 1642, Milwaukee, WI 53201-1642
517872745	Paycheck Direct, 6250 Ridgewood Rd., St. Chid, MN 56395
518206676	+ Plymouth Rock Assurance, Processing Center, PO Box 55126, Boston, MA 02205-5126
518206677	+ Plymouth Rock Assurance, 695 Atlantic Avenue, boston, MA 02111-2605
517872740	+ Priority Buy Here, 7520 N. Military Way, Norfolk, VA 23518-4319
517880696	+ Priority Buy Here Pay Here, 7454 N. Military Highway, Building 2, Norfolk, VA 23518-4306
517880709	+ State of Maryland, 80 Calvert Street, Annapolis, MD 21401-1907
518159132	State of New Jersey, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245
517872737	+ Ste of No. Carolina, 3200 Atlantic Ave., Raleigh, NC 27604-1668
517880703	+ TD Bank, Po Box 5094, Mt. Laurel, NJ 08054. 08054-5094
517873164	The General, Nashville, TN
517880712	+ The General Insurance, One Nationwide Plaza, Columbus, Ohio 43215-2220
517880710	+ Township of Montclair, 205 Claremont Avenue, Montclair, NJ 07042-3401
518159143	+ Trans Union, PO Box 2000, Chester, PA 19016-2000

TOTAL: 36

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

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Standard Time.

Recip ID smg	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
		May 11 2022 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 11 2022 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	May 12 2022 00:43:00	CAPITAL ONE Auto Finance a division of Capital One, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	May 12 2022 00:43:00	Synchrony Bank/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517947492	+ EDI: LCIFULLSRV	May 12 2022 00:43:00	13/7, LLC, PO BOX 1931, Burlingame, CA 94011-1931
517872742	+ EDI: CAPONEAUTO.COM	May 12 2022 00:43:00	Capital One Auto, 7933 Preston Rd., Plano, TX 75024-2359
517880714	+ EDI: CAPONEAUTO.COM	May 12 2022 00:43:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
517877154	+ EDI: AISACG.COM	May 12 2022 00:43:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517908544	+ EDI: AISACG.COM	May 12 2022 00:43:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517880705	+ EDI: CONVERGENT.COM	May 12 2022 00:43:00	Convergent Outsourcing, Po Box 9004, Renton, WA 98057-9004
517873158	^ MEBN	May 11 2022 20:48:55	Cox Communications, 6205-B Peachtree, Atlanta, GA 30328
517880701	+ EDI: CCS.COM	May 12 2022 00:43:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
518159133	+ Email/PDF: creditonebknofications@resurgent.com	May 11 2022 20:58:28	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
518159146	+ Email/PDF: creditonebknofications@resurgent.com	May 11 2022 20:58:34	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
518159147	EDI: DISCOVER.COM	May 12 2022 00:43:00	Discover Financial, PO Box 15316, Wilmington, DE 19850
517880707	Email/Text: DEbankruptcy@domenergy.com	May 11 2022 20:50:00	Dominion Energy Virginia, Po Box 26543, Richmond, VA 23290.
518159139	+ EDI: DISCOVER.COM	May 12 2022 00:43:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
517880706	+ Email/Text: lynn.colombo@duke-energy.com	May 11 2022 20:51:00	Duke Energy, 550 S Tryon Street, Charlotte, NC 28202-4200
517873162	+ Email/Text: lynn.colombo@duke-energy.com	May 11 2022 20:51:00	Duke Energy, 550 So Tryon Street, Charlotte, NC 28202-4200
517880719	+ Email/Text: astreeter@ercopco.com	May 11 2022 20:52:00	Elizabeth River Tunnels, 700 Port Center Parkway, Suite 2B, Portsmouth, VA 23704-5901
518159140	^ MEBN	May 11 2022 20:47:36	Equifax, PO Box 740241, Atlanta, GA 30374-0241
518159141	^ MEBN	May 11 2022 20:48:42	Experian, PO Box 9701, Allen, TX 75013-9701
517880722	+ EDI: AMINFOFP.COM	May 12 2022 00:43:00	First Premier Credit, 601 So. Minnesota Avenue, Sioux Falls, South Dakota, 57104. 57104-4824
517872735	Email/Text: bankruptcy@glslc.com		

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		May 11 2022 20:50:00	Global Lending, 1200 Brookfield Blvd, Greenville, SC 29607
517880699	Email/Text: bankruptcy@gslsllc.com		
		May 11 2022 20:50:00	Global Lending Services, PO Box 10437, Greenville, SC 29603.
517980494	Email/Text: bankruptcy@gslsllc.com		
		May 11 2022 20:50:00	Global Lending Services LLC, 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29603
518159131	EDI: IRS.COM		
		May 12 2022 00:43:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
517872744	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com		
		May 11 2022 20:50:00	EZ Pass, 375 McCarter Hwy, Newark, New Jersey 07114
517880697	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com		
		May 11 2022 20:50:00	NJ EZ Pass New Jersey Turnpike Authority, Po Box 4971, Trenton, NJ 08650.
518011832	EDI: NAVIENTFKASMDOE.COM		
		May 12 2022 00:43:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517880717	+ EDI: NAVIENTFKASMSERV.COM		
		May 12 2022 00:43:00	Navient Student Loans, Department of Education Student Loans, 220 Lasley Avenue, Wilkes-Barre, PA 18706. 18706-1430
517880711	+ EDI: BLUESTEM		
		May 12 2022 00:43:00	Paycheck Direct, 6250 Ridgewood Road, St. Cloud, MN 56395. 56395-0001
517914281	+ EDI: JEFFERSONCAP.COM		
		May 12 2022 00:43:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517873161	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com		
		May 11 2022 20:50:00	Progressive Ins., 6300 Wilson Mills Road, Mayfield Village, OH 44143-2182
518159148	+ Email/Text: joey@rmscollect.com		
		May 11 2022 20:51:00	Receivalbe Management Inc., PO Box 17305, Richmond, VA 23226-7305
518159142	Email/Text: joey@rmscollect.com		
		May 11 2022 20:51:00	Receivalbe Management Inc., 7206 Hull Rd, Ste. 211, Richmond, VA 23235
517873160	+ Email/Text: dl-csgbankruptcy@charter.com		
		May 11 2022 20:52:00	Spectrum, 400 Atlantic Street, 10th Floor, Stamford, CT 06901-3512
517880718	+ Email/Text: home.fss-bankruptcy.934c00@statefarm.com		
		May 11 2022 20:51:00	State Farm Insurance, One State Farm Plaza, Bloomington, IL 61710-0001
517880700	+ EDI: NCDEPREV.COM		
		May 12 2022 00:43:00	State of North Carolina, Department of Revenue, Bankruptcy Unit, Attn: Jennifer, Po Box 1168, Raleigh, NC 27602-1168
517871998	+ EDI: RMSC.COM		
		May 12 2022 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518206679	EDI: TDBANKNORTH.COM		
		May 12 2022 00:43:00	TD BAnk, PO Box 1377, Lewiston, ME 04243
518159143	^ MEBN		
		May 11 2022 20:48:35	Trans Union, PO Box 2000, Chester, PA 19016-2000
TOTAL: 42			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517872747		Northbrook
518885385	*P++	GLOBAL LENDING SERVICES LLC, 1200 BROOKFIELD BLVD STE 300, GREENVILLE SC 29607-6583, address filed with court:, Global Lending Services LLC, 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29603
517880716	##+	Progressive Insurance, 959 US 46, Parsippany, NJ 07054-3409

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2022 at the address(es) listed below:

Name	Email Address
Benjamin A. Stanziale, Jr.	on behalf of Creditor PK Realty Corp. ben@stanzialelaw.com
Denise E. Carlon	on behalf of Creditor Global Lending Services LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Global Lending Services LLC bk@stewartlegalgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Global Lending Services LLC rsolarz@kmlawgroup.com
Scott E. Tanne	on behalf of Debtor Fanya Lynette Feggins ecf@tannelaw.com tannesr87179@notify.bestcase.com;tanne.ecf.email@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7